

<b>Address</b>	Rue de stassart 32
	1050 Bruxelles
<b>Telephone</b>	02.548.22.11
<b>Fax</b>	
<b>Website</b>	

<b>Year of creation</b> (individual entities or association)	1999		
<b>Type of scheme</b> (guarantee or counter-guarantee)	Guarantee		
<b>Product typology</b> (guarantee or counter-guarantee or co-guarantee)	guarantee		
<b>Ownership</b> (i.e. fully mutual, funded by SMEs, banking associations, fully public, fully private, private-public mixed models)	Fully public		
		Private (in %)	Public (in %)
<b>Shareholder structure</b>			100
<b>Legal form</b> (of single guarantee entity or association: i.e. fund, development bank, development agency, cooperative or mutual societies, bank, foundation, association, limited company, etc.)	Public establishment		
<b>Legal form</b> (of members of an association: i.e. fund, development bank, development agency, cooperative or mutual societies, bank, foundation, association, limited company, etc.)			
<b>Structure/Network</b> (i.e. central scheme with regional offices, central scheme only, association network)	Central scheme only		
<b>Geographic coverage</b> (i.e. local, regional, national)	Regional (Brussels only)		
<b>Sectorial focus</b> (i.e. agriculture, industry, crafts, retail, liberal professions, cooperatives, etc.)	All sector except 1° sectors described in the commission regulation to de minimis aid 2° hospital, solicitor, bailiff		
<b>Size of businesses supported</b> (i.e. large companies, SMEs, micro-enterprises, independent/self-employed)	SMEs (commission recommendation 2003/361 concerning the definition of sme), micro-enterprises, independent)		
<b>Supervision statute</b> (i.e. mono-product banking licenses, financial intermediary statute, non-supervised. For associations, please state statute of members)	Supervised		
<b>Profit / non-profit oriented</b> (dividends to public shareholders are not considered as profit orientation)	Non profit oriented		
<b>Distribution network</b>	<input checked="" type="checkbox"/> Individual approach:		<input type="checkbox"/> Delegation to banks:
	<input checked="" type="checkbox"/> direct guarantee approach	<input type="checkbox"/> Portfolio guarantee approach	<input type="checkbox"/> direct guarantee approach <input type="checkbox"/> Portfolio guarantee approach

<b>Are you / your members financial intermediary for EU-programmes?</b>	CIP / COSME	i.e. yes or no / and please specify which
	Structural funds	i.e. yes or no / and please specify
		name
	Progress	i.e. yes or no / and please specify
RSI / RSFF Horizon 2020	i.e. yes or no / and please specify which	
	Other (please specify)	

<b>Do you benefit from a counter-guarantee at local, regional or national level?</b>	<b>yes</b>	no	
<b>Name and level of counter-guarantor</b> (local, regional, national)	Name of the organisation/institution/ministry	Minister for economy in Brussel (Didier Gosuin)	
	Local	yes	<b>no</b>
	Regional	<b>yes</b>	no
	National/Federal	yes	<b>no</b>

<b>Types of guarantee products provided by your organisation / your members?</b>  (delete the options which are not-applicable / add additional products)	<b>Loan default guarantees</b>	<b>Leasing guarantees</b>
	Working capital loan guarantees	Project guarantees
	Bridge financing loan guarantees	Export guarantees
	Mezzanine financing guarantees	Student loan guarantees
	Housing guarantees	Venture capital guarantees
	Other (please specify)	
<b>Other SME support instruments offered by your organisation / your members</b>  (delete the options which are not-applicable / add additional products)	Subsidized loans	Coaching
	Mezzanine financing	Mediation services
	Venture capital	Others (i.e. grants, SME investment support, etc. – please specify)

**In general, some main guarantee product characteristics:**

Please provide some indications about the main guarantee product provided (if no exact figures are available, e.g. in the case of associations, please provide AECM with estimates):

<b>Guarantee product features:</b> <b>Investment loan guarantee</b>	Maximum guarantee duration	10
	Average guarantee duration	10
	Guarantee coverage ratio	65 % (non starter) /80 % (starter)
	Maximum guarantee amount	500.000 € or from 500.000 € until 1.500.000 € if minister of economy gives his agreement
	Minimum guarantee amount	/
	Additional collateral required	

<b>Guarantee product features:</b> <b>Working Capital loan guarantee</b>	Maximum guarantee duration	
	Average guarantee duration	
	Guarantee coverage ratio	
	Maximum guarantee amount	
	Minimum guarantee amount	
	Additional collateral required	

***Legal disclosure/Information is not legally binding: The previously mentioned information is indicative and can differ when applying for a guarantee at the member organisation.***

**State aid regulation:**

Please provide AECM with information about whether or not the activity of your organization (members in case of associations) is subject to state aid regulation. If this only applies to some products or some members, please indicate a rough estimate of the percentage of the activity concerned by state aid regulation:

<b>Is the activity subject to state aid regulation?</b>		<b>Yes</b> or <b>No</b>	
<b>Do you (your members) use?</b>	<i>De minimis</i>	<b>Yes</b>	no
	GBER	Yes	no
	Regional guidelines	Yes	no
	Notification	Yes	no
<b>Do you (your members) dispose of an internal rating/scoring system?</b>		Yes or <b>No</b>	
<b>Do your guarantees provide deponderation (capital relief) for member banks subject to capital requirements (Basel agreement?)?</b>		Yes or <b>No</b>	
<b>Do you (your members) benefit of a public counter-guarantee that allows deponderation (capital relief)?</b>		Yes or <b>No</b>	

**Social media activity**

We would like to add your social media channels to the ADDRESS field in your organization’s page, in order to do so, please include the URL of your organization’s pages so that we can link them.

<b>Does your organization have an external communication strategy that uses social media channels?</b>	Yes or <b>No</b>
<b>Facebook</b>	(if yes, include URL of your organization’s page)
<b>LinkedIn</b>	(if yes, include URL of your organization’s page)
<b>Google+</b>	(if yes, include URL of your organization’s page)
<b>Twitter</b>	(if yes, include URL of your organization’s page)
<b>YouTube</b>	(if yes, include URL of your organization’s page)
<b>Slideshare</b>	(if yes, include URL of your organization’s page)
<b>Other</b>	(if yes, include URL of your organization’s page)